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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/616,969	07/14/2000	Shoji Hayashida	826.1034C2D2D2	6523
21171	7590	11/18/2004	EXAMINER	
STAAS & HALSEY LLP SUITE 700 1201 NEW YORK AVENUE, N.W. WASHINGTON, DC 20005				KIM, AHSHIK
		ART UNIT		PAPER NUMBER
		2876		

DATE MAILED: 11/18/2004

Please find below and/or attached an Office communication concerning this application or proceeding.

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Office Action Summary	Application No.	Applicant(s)	
	09/616,969	HAYASHIDA, SHOJI	
	Examiner	Art Unit	
	Ahshik Kim	2876	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --
Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

1) Responsive to communication(s) filed on 9/3/04 (Response).

2a) This action is FINAL. 2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

4) Claim(s) 18-24 is/are pending in the application.

4a) Of the above claim(s) _____ is/are withdrawn from consideration.

5) Claim(s) _____ is/are allowed.

6) Claim(s) 18-24 is/are rejected.

7) Claim(s) _____ is/are objected to.

8) Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on _____ is/are: a) accepted or b) objected to by the Examiner.
 Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
 Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) All b) Some * c) None of:

1. Certified copies of the priority documents have been received.
2. Certified copies of the priority documents have been received in Application No. _____.
3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)	4) <input type="checkbox"/> Interview Summary (PTO-413)
2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948)	Paper No(s)/Mail Date. _____.
3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO-1449 or PTO/SB/08) Paper No(s)/Mail Date _____.	5) <input type="checkbox"/> Notice of Informal Patent Application (PTO-152)
	6) <input type="checkbox"/> Other: _____.

DETAILED ACTION***Amendment***

1. Receipt is acknowledged of the amendment filed on September 3, 2004. No claims were
5 canceled, amended or newly added in the amendment. Currently, claims 18-24 remain for
examination.

Claim Rejections - 35 USC § 102

2. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the
10 basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

15 (e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

20 3. Claims 18-24 are rejected under 35 U.S.C. 102(e) as being anticipated by Narita et al.
(US 5,278,752, "Narita" hereinafter).

Narita teaches a system and the method for a consumer to initiate and process a transaction utilizing electronic medium such as debit card (col. 1, lines 11-24) or cash card (col. 2, lines 5-14). The transaction can be repeated multiple times involving two or sellers. The apparatus, in conjunction with the host, settles the transaction, debiting/crediting the involved 25 parties (col. 3, line 54 - col. 4, line 14). Payer's account and payee's account can be considered non-settled accounts until the electronic fund transfer (EFT) or other means of delivering fund is

achieved. Although not disclosed in great detail, when a cash card is used for the transaction, the monetary value stored in the card will be deducted in consummating the transaction.

Response to Arguments

5 4. Applicant's arguments filed on September 3, 2004 have been fully considered, but they are not persuasive on following grounds.

In the argument, Applicant argues that Narita does not disclose "the information having characteristics of cash to accommodate identityless monetary transaction." (See page 5 of the Remarks).

10 Examiner respectfully disagrees with Applicant's interpretation of Narita. Narita discloses a cash card, which is used in place of cash (col. 2, lines 5-7). Since credit card and debit card are mentioned (col. 1, lines 20+), Examiner interprets the cash card having different embodiment than credit card or debit card. Cash card, unlike credit/debit card, contains a monetary value for use, but no identity linking of the money to the card holder. Such cards
15 having value for transaction but not identity association is generally known in various embodiments. For example, a fair card, or store card t card at bookstores such as Borders, or a gift card usable at participating merchant stores. Accordingly, the cash card is not associated with the holder (or holder's identity information).

Narita discloses an embodiment wherein the customer may enter a PIN number in using
20 the customer's cash card (col. 6, lies 53-61). In a stricter interpretation, it is the Examiner's view that the PIN number does not constitute "identity" information or is not associated with the

customer. It is an additional security means for allowing access the money stored in the card.

Anyone knowing the PIN could use the card.

Applicant's remarks describing these elements have been carefully considered, but they are not persuasive, and therefore, the Examiner has made this Office Action final.

5

Conclusion

THIS ACTION IS MADE FINAL. Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

- I. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure: Hasegawa (US 5,055,662); Stuckert (US 4,277,837); Tran et al. (US 5,440,108) disclose a cash card and transaction system utilizing the cash card.
- II. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Ahshik Kim whose telephone number is (571)272-2393. The examiner can normally be reached between the hours of 6:00AM to 3:00PM Monday thru Friday. The fax number directly to the Examiner is (571)273-2393.
If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Michael G. Lee, can be reached on (571)272-2398. The fax phone number for this Group is (703)872-9306.

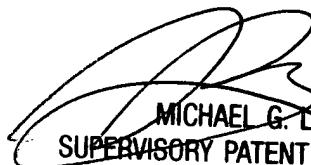
Art Unit: 2876

Communications via Internet e-mail regarding this application, other than those under 35 U.S.C. 132 or which otherwise require a signature, may be used by the applicant and should be addressed to [ahshik.kim@uspto.gov].

5 *All Internet e-mail communications will be made of record in the application file. PTO employees do not engage in Internet communications where there exists a possibility that sensitive information could be identified or exchanged unless the record includes a properly signed express waiver of the confidentiality requirements of 35 U.S.C. 122. This is more clearly set forth in the Interim Internet Usage Policy published in the Official Gazette of the Patent and Trademark on February 25, 1997 at 1195 OG 89.*

10 Any inquiry of a general nature or relating to the status of this application or proceeding should be directed to the Group receptionist whose telephone number is (703) 308-0956.

15 
Ahshik Kim
Patent Examiner
Art Unit 2876
November 12, 2004



MICHAEL G. LEE
SUPERVISORY PATENT EXAMINER
TECHNOLOGY CENTER 2800